



Order Filed on April 16, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

**Maria Imelda Cardona** : CASE NO. 16-33716

Debtors : The Honorable John K. Sherwood

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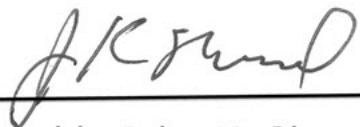
ORDER FOR AUTHORITY TO ENTER INTO A  
MORTGAGE LOAN MODIFICATION

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The relief set forth on the following pages numbered (2) through page (2) is hereby

**ORDERED.**

**DATED: April 16, 2019**

  
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Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtors: **Maria Imelda Cardona**

Case No.: 16-33716-JKS

Caption: **ORDER FOR AUTHORITY TO ENTER INTO A  
MORTGAGE LOAN MODIFICATION**

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**THIS MATTER** being brought before the Court by Russell L. Low, Esq., attorney for Debtor, Maria Imelda Cardona, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 165 Hope Avenue Passaic NJ 07055.

**IT IS ORDERED** that all arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed.

**IT IS ORDERED** that the creditor shall modify its claim in accordance with the terms of the modification within 90 days of the entry of this Order.

**IT IS ORDERED** that the debtor shall file a Modified Plan and Amended Schedules I and J within 90 days of the entry of this Order.

**IT IS FURTHER ORDERED** and, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the attorney for the Debtor, Russell L. Low, Esq., for secured creditor Select Portfolio Servicing Inc. appearing and for good cause having been shown;

**ORDERED AND ADJUDGED AND DECREED** that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property as set forth in the Loan Modification Agreement attached as an Exhibit to the Motion is hereby granted.